

THE

House of Assembly Debates

(OFFICIAL REPORT)

FIRST SESSION 1999 - 2004

HOUSE OF ASSEMBLY

Tuesday, March 2, 1999

Mr. D. T. GILL
Mr. N. A. LYNCH
Hon. A. P. WOOD (Minister of Agriculture and Rural
Development)

Pursuant to the adjournment, the House of Assembly
met at 11.15 a.m. on Tuesday, March 2, 1999.

Prayers were taken by Canon Father Ivan Harewood.

Mr. SPEAKER: The House is now in session.

PRESENT

His Honour I. A. ROETT, B.A., Dip. Ed. (Speaker)
His Honour J. M. EDGHILL, J.P. (Deputy Speaker)
Rt. Hon. O. S. ARTHUR, M.Sc. (Econ.) (Prime
Minister, Minister of Finance and Economic Affairs and
Minister for the Civil Service)
Hon. D. A. C. SIMMONS, Q.C., LL.M. (Attorney
General and Minister of Home Affairs) (Leader of the
House)
Mr. D. J. H. THOMPSON, LL.B. (Hons.) (Leader of
the Opposition)
Hon. Sir HAROLD St. JOHN, K.A., Q.C., LL.B.
Mr. L. R. TULL, Q.C., M.A.
Hon. Dr. R. L. CHELTENHAM, Q.C., M.A.,
M.Sc. (Econ.)
Hon. G. W. PAYNE (Minister of Tourism and
International Transport)
Hon. R. C. EASTMOND, J.P., B.A. (Hons.) Dip. Ed.,
LL.B. (Hons.) L.E.C. (Minister of the Environment, Energy
and Natural Resources)
Mr. D. CARTER (Chairman of Committees)
Hon. G. A. CLARKE, B.Sc., Dip. Ed., J.P. (Minister
of Housing and Lands)
Mr. R. D. MARSHALL
Hon. R. St. C. TOPPIN, LL.B. (Minister of
Commerce, Consumer Affairs and Business Development)
Mr. D. St. E. KELLMAN
Mr. T. A. PRESCOD

ADOPTION OF STANDING ORDERS

Hon. D. A. C. SIMMONS: Mr. Speaker, Sir, before
you call the Minutes, I think it is appropriate that the House
should formally adopt the Standing Orders. They were not
adopted at the last meeting. It has been drawn to my attention
by the Clerk that that is the appropriate procedure. I
therefore move that the Standing Orders, which have been
circulated to all Members be the Standing Orders for this
session.

Rt. Hon. O. S. ARTHUR: I beg to second that, Sir.

MINUTES

Mr. SPEAKER: The Minutes of Tuesday, February
16, 1999.

Hon. D. A. C. SIMMONS: Mr. Speaker, subject to
one very small amendment, I would beg to move that the
Minutes which have been circulated be adopted. I note
against my name on Page 1 of the Minutes, an omission that
suggest that I have been stripped of the honour that was
conferred on me by Her Majesty in February 1984. All other

Members who have such an honour have theirs appended after their names. I wish to assure the House that so far as I am aware and to the best of my knowledge, I still have that honour of Queens Council which was conferred, Sir. Subject to that small amendment, I beg that the Minutes be confirmed.

Rt. Hon. O. S. ARTHUR: I beg to second that, Sir.

Mr. SPEAKER: If there are no corrections or observations, then let these Minutes stand confirmed.

ANNOUNCEMENT BY HIS HONOUR THE SPEAKER

Mr. SPEAKER: I am to report that I am in receipt of the following:

- (1) Auditor General's Report.

PAPERS

Rt. Hon. O. S. ARTHUR: Mr. Speaker, Sir, I am commanded to lay the following:

- (1) National Insurance and Social Security (Benefit) (Amendment) Regulations, 1998.
- (2) Duties, Taxes and Other Payments (Exemption) (Barbados Cricket Association) Order, 1999.
- (3) Value Added Tax (Refund) Order, 1999.
- (4) The Road Traffic (Certificate of Weight Unladen of Vehicles) (Fees) Order, 1998.

Hon. D. A. C. SIMMONS: Mr. Speaker, Sir, on behalf of the Ministry of Tourism, I am commanded to lay the following:

- (1) Annual Report of the Barbados Tourism Authority for the year 1996 to 1997.

Hon. D. A. C. SIMMONS: Mr. Speaker, Sir, on behalf of the Honourable Minister of Health, I am commanded to lay the following:

- (1) Annual Report of the Chief Medical Officer for the years 1994 to 1996.
- (2) Report of the Advisory Commission of Inquiry into the Queen Elizabeth Hospital.

GOVERNMENT NOTICES

Hon. D. A. C. SIMMONS: Mr. Speaker, Sir, I beg to give notice of the following:

- (1) The International Development Association (Membership of Barbados) Bill, 1999.
- (2) The Cemeteries Bill, 1999.
- (3) The Cremation Bill, 1999.

FIRST READING OF BILLS

Hon. D. A. C. SIMMONS: Mr. Speaker, Sir, I beg to move that the following Bills be read a first time:

- (1) The Criminal Records (Rehabilitation of Offenders) (Amendment) Bill, 1999.
- (2) The Immigration (Amendment) Bill, 1999.
- (3) The Mortgage Insurance (Amendment) Bill, 1999.
- (4) The International Development Association (Membership of Barbados) Bill, 1999.
- (5) The Cemeteries Bill, 1999.
- (6) The Cremation Bill, 1999.

Hon. G. W. PAYNE: I beg to second that.

The question was put and resolved in the affirmative without division.

SUSPENSION OF STANDING ORDERS

Hon. D. A. C. SIMMONS: Mr. Speaker, I beg to move that the following Standing Orders Nos. 6, 16, 18, 20, 42(5) 43 and 44 be suspended for the balance of today's Sitting.

Hon. G. W. PAYNE: I beg to second that.

The question was put and resolved in the affirmative without division.

GOVERNMENT BUSINESS

Mr. SPEAKER: Government Business is now the order of the day.

ORDER NO. 3 - THE MORTGAGE INSURANCE
(AMENDMENT) BILL, 1999

Hon. G. A. CLARKE: Mr. Speaker, Sir, Barbados Mortgage Financing Corporation (BMFC) continues to operate within the framework of the development of housing and housing solutions for the lower and middle income earners of Barbados, working in collaboration "with the two Government agencies, mainly the Housing Credit Fund and the National Housing Corporation General Workers Loan Fund.

One has noticed over the years that the Barbados Mortgage Financing Corporation has made tremendous contribution to the housing development for first-time homeowners in Barbados. These two institutions basically, the General Workers and the Barbados Mortgage Financing Corporation have also worked closely with developers in the private sector to assist the financing of residential units. One therefore, against this background, recognises the important contribution that has been made over the years to housing development in this country.

Mr. Speaker, the Barbados Mortgage Financing Corporation is owned by the Barbados National Bank. In fact, they own 94.3% and the Insurance Corporation of Barbados owns the remaining 5.7%. The maximum loan which the company can extend to prospective home owners is stipulated by recommendations made under the Mortgage Insurance Act of 1962.

It is also important to note that the Barbados Mortgage Finance Company is a profitable institution making profits over the last eleven years, Sir, ranging between 1986 and 1996 as \$ 1.5 million net profit per year. The average is \$ 1.5 million. With profits in 1996 of \$1.781 million for 1997 the profits, as attached, was again high over \$1.7 million and for 1998 again, \$1.9 million. All distributed profits are reinvested under the Barbados Mortgage Finance Company by shareholders. 11.25a.m.

But since 1993, Mr. Speaker, the percentage of outstanding mortgages extended by the Barbados Mortgage Finance Company has declined as a percentage of all outstanding mortgages in the country as more powerful players like the credit unions, the trust companies and some insurance companies have entered the mortgage market and we find that the Barbados Mortgage Finance Company only now commands about 28% for long-term residential mortgages. We have also noticed that this figure is further declining and this year it is expected that it will command even less than 28.3%. It is expected that it will command less

than 15% of the mortgage market. This is so because over the years the increasing costs of housing have resulted in the company not being able to service the market. Many of the requests received were above the \$175 dollar limit. Therefore in order to maintain the market share it is proposed to raise the ceiling to \$250 000 which would help prospective homeowners who are demanding houses in that cost region.

Against the proposal, Mr. Speaker, a policy paper was prepared and discussed in November 1996 which was forwarded to the Ministry and out of these proposals, Mr. Speaker, a number of amendments were contemplated today. The proposals in the policy paper pointed out that there was a need for amendments to the Mortgage Insurance Act and Regulations. There was a need for a mission statement and new vision, there needed to be new funding arrangements, upgrading of the information system, training and development of staff, marketing and promotional programmes were needed, a human resource development programme and of course, the future outlook for the Barbados Mortgage Finance Company. These proposals were forwarded to Cabinet last year. On the 21st May, Cabinet agreed that these proposals were in order and therefore today we are here to increase the maximum loan from \$175 000 to \$250 000. The provision of 100% mortgages for first-time homeowners for loans up to \$250,000, the approval of loans for the purchase of land on which a house is to be built. The provision for lending amounts to pay legal fees, application and the expenses connected to loans and also, to increase the application fees from \$25 to \$100.

Mr. Speaker, these amendments are important so as to provide home owners with funds which are necessary in today's society. One finds that 100% mortgages were first discussed two or three years ago in this Parliament. And coming out of the Budget it was agreed that persons acquiring loans up to \$100 000 will not only get 100% loan but would get also the loans at 6% interest. That was debated and discussed in here and the Barbados Mortgage Finance Corporation will also make provision to satisfy those persons, who in the lower end of the market are looking for financing for their homes.

It is important too, Mr. Speaker to note that previously the mortgage companies in Barbados, especially in the Barbados Mortgage Finance Company did not lend money to buy land. So that persons wanting a mortgage would first have to acquire his land on his own and then approach the Barbados Mortgage Finance Company for a loan. Not only did they get problems in acquiring the land, but they could not get the full mortgage from the companies. We know that under the 1952 arrangement that the Barbados Mortgage Finance Company only provided 90% of the loans. That 10% caused tremendous problems. Not only did many prospective homeowners could not find 10% down payment, the legal

fees were always a problem. The legal fees and all types of cost that were associated with application of a mortgage has always been a problem for prospective homeowners.

We believe in Government, and the time has come for Barbadians to have this worry put behind them. So by introducing these amendments, prospective homeowners now will not only be able to borrow the entire mortgage for the house, full payment, 100% but will also get help with the paying of legal fees and the paying of those other incidentals which sometimes can be very high.

We know, in our various constituencies, the number of times people come to us asking for help. We know of cases where persons buy houses for less than \$75 000 when they were a family of two. By the time the family has grown the family need to have an increase to improve their homes. Again, this would help, because out of these arrangements too, in the regulations, the Barbados Mortgage Finance Company will now provide a mechanism where they will be lending second mortgages and this is important.

We know that many people are looking for second mortgages to extend homes and to supplement a mortgage where they did not get enough. Out of this arrangement the Barbados Mortgage Finance Company will be able to provide second mortgages to persons either at other institutions like the credit unions or the banks when they cannot get the funds that are necessary to extend their homes the Barbados Mortgage Finance Company will help. But, Mr. Speaker, when we look at the present arrangement, it is alright for us to provide additional financing mechanisms for homeowners. It is alright for us to provide the mechanisms for persons in a country to access funding. We also have to go a stage further. 11.35a.m.

We must provide opportunities for Barbadians to own their land. I am happy to say, Mr. Speaker, that we must provide Barbadians with opportunities to own their land and as we go into a new century, Mr. Speaker, the time is right for us to provide all Barbadians with the lots that they so badly desire. Provide Barbadians with a true democracy - property owning democracy Mr. Speaker, which was first spoken of by this party, by this government.

We have the opportunity now, Mr. Speaker, to provide Barbadians with a true land owning democracy and we intend to do that over the next five years and therefore it is important for me at this stage, Mr. Speaker, to spell out some of the things that we will do in housing; so as to provide that framework for Barbadians to access the funds.

Mr. Speaker, a couple weeks ago I made a point that we have inherited from the last Minister of Housing a very good record.

Asides.

Hon. G. A. CLARKE: The last Minister of Housing has acquired in this country more than four hundred acres of land and that will provide, Mr. Speaker, an opportunity for Barbadians not only in the rural areas but also in the urban areas of the country to provide opportunities for hundreds of prospective homeowners.

Mr. Speaker, I am happy to report that, I am elated, Mr. Speaker, that within the next three or four months, Mr. Speaker, that we will see 210 houses erected in a short term. In the short term, Mr. Speaker, 210 homes will be put on the market within the next three to four months.

We have them earmarked and contractors in the private sector have been identified and they know the houses they are building, wood, 2 bedrooms, 3 bedrooms homes, wood and wall in the next three to four months. They will start Mr. Speaker, in the next week.

I believe most of them will get the mobilization fees within the next couple of days, but we are looking Mr. Speaker at 55 homes in St. George, Flat Rock. We are looking at eight in St. Thomas. Bakers we are doing some. Mount Brevitor, Simmons Land, Christ Church, Gall Hill, St. John the roads almost completed.

I am sure that the representative for St. John will know that we are doing 20 wooden houses, wood and wall at Gall Hill, St. John.

We are looking at 50 at Orange Hill. Briar Hall, Christ Church will get 20 and the extension of Gall Hill will get seven and that makes a total of 210 homes.

Mr. Speaker, that is not all. In our record, Mr. Speaker, we believe that over the next six months or so a number of infrastructural development will take place. Already 400 lots should come on stream in the next six months. Four hundred lots will come on stream in the short to middle term programme. Four hundred lots are in various stages of development and when we talk of the various stages of development, Mr. Speaker, we are talking about planning stages.

You see, Mr. Speaker, before you can develop, before you can develop land, you must get Town Planning's permission. Now this take some time, it takes some time. You must be able to identify the contours of the land. You must be able to identify, we are going to put suckwells where the roads will be constructed and so on.

So these things take time and that's why sometimes we know in our constituencies we have... because I believe all MP's are bombarded from time to time with hundreds, at this stage with hundreds of applicants. People are coming for houses.

I have made a point in 1994 when we first came here. At that time many people were looking for work. Since then this government have put people back to work. We have put people back to work so that when people are working they demand houses and the demand on all of us would be to identify house spots where we can help Barbadians find their homes but as I said Mr. Speaker, it takes time, it takes time.

So even though we have identified the spots. Even though we have the financing available, it takes time because you have to go through Town Planning and Town Planning takes some time. Although we have been fast-tracking. I want to make a point too that the Town and Country Planning Department over the last two or three years have really given permission to a number of housing developments across the country.

A number of applications that took time before are now being fast-tracked within that department and the certificate of compliance which used to be a problem has now been ironed out and I understand that within the Ministry and within the department of the National Housing Corporation, we have an institution there that will make sure, fast-track and keep the pace going in the Town and Country Planning Department.

So, I am happy to say, Mr. Speaker, that as we go into the new century the plans of the National Housing Corporation and the Ministry is to provide 2 000 house spots between this year and next year. Help, that is government and the private sector.

As I said we have 400 house spots on stream. We have at various level of development a further 1 200 and we are hoping that the private sector... there are lots of persons out there who are developing the land.

We have encouraged the private sector to get involved in housing development and most of them have responded. Those developers have responded and we are hoping, our estimation is that the private sector will provide about four

or five hundred lots this year and the government will match that with the 1 648 that we have envisaged bringing the total to 2 000 lots well before the 31st of March in the year 2000, that is our goal.

We are targeting, Mr. Speaker, the 2 000 lots made up of government and the private sector. We are making a special effort this year, Mr. Speaker, to work hand in hand with the private sector to assist them along the way.

We have had meetings with them and we are going to continue to have meetings with the private sector to guide them along the way, Mr. Speaker. To help them, to hold their hands, to make sure that we satisfy the demand out there and we believe it is not an unrealistic goal with government and the private sector. In fact as I have said the records are there.

We have a Settlement 2000 where the former Minister of Housing has left and that Settlement 2000 is really a ten-year programme but we cannot do all one year. Settlement 2000 is really an exciting programme where we have acquired land, where over four or five thousand house spots will be provided within the ten-year period. Last year we floated \$50 million bonds so the money is there. We have the money and we have the land. We just need the will. 11.45a.m.

One of the problems which Honourable Members have realised, and that is why we have to work hand in hand with the private developers because we have a number of developers today who are still using old-fashioned methods of construction. They are still very slow. In a day like today we still have contractors who are not working weekends. We are having a serious demand out there for house spots and we would have thought that many of the contractors who we give contracts to would work the extra hours. Some of them are not doing this and this is the problem.

Sometimes it takes as much as two or three months in order to get a well and we are working with them. We are working with them because we know that you have a demand. Other Members have demands from their constituents to meet and we are hoping that the problems with housing will be ironed out. We know we will not be able totally to satisfy the full demand but we want to satisfy, at least in the short-term, some of the problems out there.. That is for house spots, Mr. Speaker. I will tell Honourable Members that we have house spots across the country.

Recently on a tour in Christ Church we have identified land in eastern Christ Church at Coverley and Leadvale. Of course, you know, Mr. Speaker, that Government owns Coverley. We have identified land for agriculture. Of course, the Honourable Minister of Agriculture will talk about

the policy of land for landless farmers. We hope that we can take part of that land that we have identified at Coverley to provide land for landless farmers that have been asking us for land.

I am surprised to know that we have people in Bridgetown and in some of the urban areas that want to get into agricultural farming. We are now carrying out an investigation at Coverley to ascertain the amount of land we can get for housing and for agriculture, so the study is continuing and we hope that within the next two or three months we can start a programme at Coverley.

We have a number of persons to be resited from the airport zone area. A number will be resited at Coverley and the Leadvale area as well. So across Barbados, Mr. Speaker, there are lots of house spots that will be made available.

In terms of housing, Mr. Speaker, again we will continue our quest for the provision of terraced units. It is believed that we have started more than 160 terraced units. There are terraced units at Flat Rock. We have terraced units at Orange Hill. We have 20 terraced units at Flat Rock. We have 56 ongoing at Deanes Town. We have 10 units at Bush Hall. We are doing an upgrading at Bennetts. There are six units at Bennetts. We have 43 at Pondside so that within the next two or three months, or even shorter than that, I would think, we would be able to open units at Pondside. The ones at Flat Rock should be opened as well and the ones at Deanes Town we will look at that.

There are many people who have been calling for the renaming of Carlisle Towers. We are looking at that. We cannot give any definite answer, at this stage, but many people believe that Carlisle Towers should be renamed. We are studying the proposals and we would want to assure Members that we will listen to their complaints and their concerns.

Also, we are hoping to start the construction of units at Bush Hall. We went to tender last month.

Mr. SPEAKER: St. Michael Central you are talking about?

Hon. G. A. CLARKE: Yes, St. Michael Central. We are hoping that the construction of work at Bush Hall should start within the next month or so.

I know that Honourable Members have asked us to look at high-rise housing. We understand that there is a demand for terraced units. Even despite we are providing 100% mortgages at 6% interest there are still a number of

Barbadians who do not want to own their homes and who really fall below the limit. There are still a number of persons falling below the limit who do not qualify for mortgages, who cannot afford to build a home.

We as a Government, despite terraced units are very expensive, we have to provide the opportunity to help those persons who cannot help themselves find housing. Therefore, we will continue to look and provide terraced units. It is a charge of Government that we cannot escape and Members must understand this. We cannot escape from providing terraced units for those at the lower end of the market, and we will continue to do so.

We have looked at an area in Oistins, Christ Church where we may very well put up a few terraced units there as well. Already we are looking at the corner of the Country Road/Passage Road junction for the construction of terraced units. That is the place where we were going to put up a court a couple years ago. We are hoping to do something there.

We are also hoping that within this five-year period that we will construct and look at the whole Greenfield area. It is still a derelict area. It needs upgrading. We have as a means and as a matter of course to look at Greenfield area. We have to renew the Greenfield area. We are hoping that we can do a programme there but it is being studied now. We had a tour there with the Honourable Minister of Foreign Affairs and the Town Planning Department as well. There is definite need to upgrade that facility at Greenfield.

At Church Village, Mr. Speaker, we have had discussions with the Central Bank and the Central Bank is planning to finance the relocation of the people at Church Village. We are hoping that most of those persons there can go to the Lower Burneys area. The Central Bank has agreed to finance the relocation and the housing of those persons at Church Village. When that site is cleared we will hand it over to the Central Bank where they will upgrade their facility and provide car parking. We hope that it can add to their financial institution there. That is planned.

We are also looking at an area to the east of the existing Pondside. We are hoping that a nice recreational centre can be set up at Pondside. We understand that the Ministry of Social Transformation is currently doing a plan for the recreational facility at Pondside so that entire area will be renewed. As we go into the new century. Mr. Speaker, we want to set a programme of renewal. We want to make Barbados special. We want to set the stage for the Caribbean. We are looking at a programme called Upgrade 2000. Upgrade 2000, Mr. Speaker, will see the upgrading of private as well as Government homes. Upgrade 2000 will see

a number of new and exciting ventures for the future of Barbados. We are hoping that persons out there who are renting homes will get some needed assistance. There are number of persons who rent their homes and we want to encourage house builders to get into low income housing. We must find a mechanism to attract persons who have investments to put their investments into low income housing. We are currently looking at a mechanism to do this and we are hoping that by the end of the month that we will be able to meet with some of the persons who are now in the business of renting low income houses. 11.55a.m.

Mr. Speaker, we know that there are a number of persons living especially in the urban areas that live under trying times. Many of them do not own their homes and they have to rent. The condition of rental units within the city is appalling. Mr. Speaker, I have gone to areas within urban Barbados that is really not fit for human habitat. We must do something about this. Upgrade 2000 will compliment Settlement 2000 where the Ministry and the private sector will provide lots and shelter and upgrade derelict properties. Of course, we can account for more that 18 000 derelict properties across Barbados.

Mr. Speaker, we are hoping that Upgrade 2000 will focus on derelict properties and we will target persons with pit toilets. Again, we have to look at this in a special way. We have talked about it over and over again and we have to look at it at this stage. There are still too many pit toilets out there, there are still too many people with pit toilets. Although I have heard that a number of people have water connections, if you go into their back yards you will see the number of pit toilets that we still have. We have to be able to settle demand and we are looking at that in a meaningful way

Not only are we targetting to upgrade homes but derelict buildings and so on. We want, as we move into the new century, to have a focus. We want to have a focus where Barbadians will once again think about their homes. Where Barbadians will once again feel that home is not only a house but will be a home for their children and their families. That is the vision that we have. We want to be able to go into the new century in style. Therefore the Ministry is now setting up, gearing up and working with private sector and the agencies to see how we can put a programme in place. We are working not only with the housing sector but also with the banking institutions, Mr. Speaker, to see what we can do to upgrade our housing stock in this country.

Mr. Speaker, at the National Housing Corporation, we are also doing a number of things. We have identified that

within the National Housing Corporation there is a need for a number of small things. They have been doing a pretty good job, Mr. Speaker, because the record will show that over the last four years that the National Housing Corporation repaired more 1 000 roofs that had asbestos. We have taken off over 1 097 roofs. This represents 25% of the asbestos roofs that they have. We have a programme in place that there is a need now, Mr. Speaker, to further take off the 3 000 asbestos roofs that remain. I understand that there are about 3 000 asbestos roofs that are remaining. We have put a programme in place to look at the re-roofing of the remaining 3 000 roofs. For example, in the Deacons Farm area there are still 300 roofs with asbestos. In Fernihurst, there are another 130. In Gall Hill, there are 125. In Haynesville, a further 275. In Kensington Lodge, there are 65. In Rosemont, there are 65. In Silver Hill, there are 50. We believe that there are still a few more in the Bay Land area and in the Pine. There are more than 3 000 roofs - we have identified 3 000 to start with. The cost of changing the asbestos roof is approximately \$3 million. This is a cost to the Corporation. So far we have identified two agencies for funding - the CDB and we have also identified the Ministry of Environment. We are hoping through the Ministry of Environment that we can get some funding through one of their agencies internationally to help re-roof the people. We understand the dangers of asbestos. The Government understand this and we will be moving swiftly to make asbestos roof a thing of the past. We are hoping again to do this by March 31st next year. Our target date is March 31st next year. Again, Mr. Speaker, we are also looking at the National Housing Corporation to set up a small unit within the Ministry called a complaints unit. This complaints unit will be established within the next 30 days by the end of March which we are hoping to fast-track and solve some of the many problems in the housing estates. We are hoping that a hot line could be established which would work beyond the 4:30 p.m. deadline where civil servants go off now. We are hoping that at least we will have two shifts operating at the National Housing Corporation to listen to complaints that many tenants now have. There are a lot of small things that need to be done. There have been complaints. We have heard them and know that the National Housing Corporation has done a good job. They have tried very hard and they have worked steadily but we believe they is work to be done and a complaint unit will be established to listen to these complaints and we want to fast-track them. That is the most important. We want to fast-track the small problems. 12.05p.m.

We do not want a situation, Mr. Speaker, where a man wants a door, a latch on the window, a guy wants a bolt, we want these things to be addressed and quickly. Now, it will not happen overnight, but we are hoping that when this unit is fully established that at least some of the complaints that persons in the estates now have which go on for months and

months will be addressed. Also within the estates we have complaints from persons with not only toilets broken for months, but wells overflowing and so on. All of these complaints we hope to address in the future.

Mr. Speaker, we envisage that the General Workers Fund will also respond to the needs. We know that over the years the General Workers Fund has provided the opportunity for a number of persons at the lower end of the market. We are hoping that the General Workers Fund, will, again do more than they are doing. They have loaned for the changing of roofs. They have loaned Barbadians millions and millions of dollars over the years.

The General Workers Loan Fund has responded to the need and we are very thankful that this Government saw the need to introduce a \$5 000 loan which helped a number of persons. Because, you could acquire this \$5 000 loan, Mr. Speaker, in less than two or three days and you do not have to produce documents that you would normally produce at a mortgage company. The only document required at the National Housing Corporation for the \$5 000 loan is a slip showing that you are employed. Self-employed persons can also acquire the \$5 000 loan. But, it is a quick fund in order to help stop the gaps and that is important.

I am happy to say, Mr. Speaker, that last year over - \$5 million was spent by the General Workers Loan Fund for that type of loan alone. It is a very attractive loan and the General Workers Loan Fund continues to help the people at the very end. We want to maintain that fund. We recognise that there is a need to rationalise the Government housing financing sector. We know that people have been asking us to bring the three funds together, the Housing Credit Fund, the General Workers Loan Fund and the Mortgage Finance Company, but we have to look carefully at that. There are still the little things that the General Workers Loan Fund does that the other mortgage companies do not and we have to continue to put funds in the General Workers Loan Fund to help the small man. We will continue to do so.

Again, Mr. Speaker, we believe that sales is still the way to go. We will encourage the National Housing Corporation to sell the lands that they now own. They are now sitting on lots of assets that they need to sell to the people and they have a lot of land that people continue to rent. Sometimes, they do not collect their rent and people do not pay, but what? We have to get out into the country and the areas where the National Housing Corporation has their units and land in the estates and offer those persons the opportunity to buy the land. Therefore, a sales unit will be established at the National Housing Corporation to further push the sales of National Housing Corporation land. We

believe that this is the way to go to help Barbadians to own their own homes.

Mr. Speaker, as we go into our programme this year, it is very exciting and we are hoping that all Honourable Members will assist us not only in identifying where land exist for housing, because we have just written to all Honourable Members to identify in their constituency where land exist for housing. But we want them to go further than this. We want to assist them, when you have your constituents come to us, send the Ministry a letter, send us the number of persons that you interviewed, let us know their concerns so that we can fast-track them for you. You will send us the list and this will also assist us to knowing the full extent of the market of those persons out there who really want homes. So we want Honourable Members to assist us in this way.

We want to appeal to the public because we know hundreds of them are again demanding house spots and housing at this time. A number of people are demanding that and we want to assist them. We want to tell them that very soon, based on our programme this year, we envisage that there is a lot of help coming and we will assist them as we go along.

So, Mr. Speaker, I would like to commend this amendment to Honourable Members. It is an amendment that will help the Barbados Mortgage Finance Company. It will help us to get at the upper middle end of the market. It will keep the competition open and we would like to commend this amendment to all Honourable Members.

Mr. Speaker, with those few remarks, I beg that this Resolution do now pass.

Hon. G. W. PAYNE: I beg to second that. Sir.

Mr. D. St. E. KELLMAN: Mr. Speaker, when the Honourable Member for St. George North started in his new portfolio and wearing his new hat, one thought that this debate was all about housing for the poor, but as he ended his speech, one got the impression that the \$250 000 was really a figure for the upper end, as he spoke, and not for the lower end. 12.15p.m.

I thought Sir, considering the argument that was built by the Honourable Member, Sir, that the Honourable Member would have recognized that that end of the market has already been taken care of by the other institutions

whether it be the Credit Union, the banking system down town and that he needed to concentrate more on the lower end where there is still fighting to secure a home and as he said, Sir, that in Barbados going into the twenty-first century we still have people, Sir, who cannot even afford to find a down payment or who would not even be able to apply for a hundred percent loan to provide housing for themselves.

I thought, Sir, that we will be discussing today, Sir, a situation where the government will be prepared to put more money into the Mortgage Finance Company instead of raising the limit, Sir, so that those people out there will be able to have a larger share of money in order to build their homes instead of a situation, Sir, where you are now allowing people instead of going to the normal banking system, you are asking them now to come to the Mortgage Finance Company.

People who would have normally gone down town or wherever, Sir, to get mortgages etc., you are now encouraging those people to come and compete with the people at the lower end of the housing market for this scarce capital.

I want you to understand, Mr. Speaker, we are not discussing increasing the amount of money available in the pool. What we are doing is discussing an issue that you will be eliminating people from being able to get loans in this particular pool

That is, Sir, if you have five hundred thousand dollars available now, there is a possibility, Sir, that that five hundred thousand dollars will only go to two people.

I am not in Parliament, Sir, to discuss mortgages of two hundred and fifty thousand dollars for two people. I am in Parliament to discuss the possibility of many more people gaining from a policy of Parliament where they can say to their brothers and sisters that tomorrow they have an opportunity to go to the Mortgage Finance Company now that the interest rate is only 6%.

That they will be able to go and borrow money to finance their own homes. But we have a situation in this country now, Sir, where the Minister of Housing could come to this Parliament and tell me that he has a policy to help poor people and when I look at this policy that this policy is a policy which says to a man that he should leave going down Broad Street and go to the Mortgage Finance Company and get a quarter million dollars to build a house and stop a man who cannot get ten thousand dollars from getting ten thousand dollars and I will tell you why.

Any man looking for two hundred and fifty thousand dollars, it means that he has something to put up, he has something to offer and I am telling you that if you check the problems that poor people get with the Mortgage Finance Company that they put them through a lot of red tape and I am telling you this as a fact. Sir, because many of them complained to me.

They put them through a lot of red tape. They asked them to go and get valuations. They asked them to go and get a lot of foolishness.

I am saying that if this House is serious about helping poor people what they need to do, is employ somebody at the Mortgage Finance Company that can do the valuations and relieve the poor people of that cost.

Coming in here and raising the limit to two hundred and fifty thousand dollars will not help a man down Broad Street or in Nelson Street or in Greenfield who is looking to get a house. It would help a man who can easily go to Barclays or any other bank down town to get a mortgage but when he looks at the statistics and the interest rates he realizes it is better for him not to go down Broad Street but to go up to Belleville and get his mortgage instead of going to Broad Street.

We are going into a period. Sir, where mortgage funds are going to be scarce and this amendment. Sir, is protecting those people who would find it hard to get a loan sooner than later, Sir, down Broad Street that they will be easily be able to go up to Belleville and get their loans and the man at the bottom will still be fighting and the Other Side could tell me that I should not continue to talk about poor people because I should look at votes.

This issue is not about votes. This issue is about an issue that deals with having a conscience and recognising that you have constituents who cannot defend themselves but you must come here and do it for them. I am saying, Sir, that this amendment should not be passed in this Assembly because I am yet to be convinced that this amendment would help anybody in any of our constituencies because let me tell you something, Sir.

Asides.

Mr. D. St. E. KHELLMAN: If I lose the seat, it does not matter me. Mr. Speaker, once I come in here and put the case for the people who I represent whether I lose a seat or not is not important for the simple reason, I was sent here to deliver a message and I will deliver a message.

Asides.

Mr. SPEAKER: Order please, order please.

Mr. D. St. E. KELLMAN: My interest is not to represent the too few down town. My interest is to represent the masses of people in this country and I will continue to represent them once I am afforded the opportunity.

If they feel within themselves they do not want me to represent them, that is their free will.

Asides.

Mr. SPEAKER: Let us proceed, please.

Mr. D. St. E. KELLMAN: So I will say Sir, that this amendment as it stands. Sir, will not help poor people. So I do not know who wrote the brief for the Minister, Sir, but I will say to the Minister to take it back where it came from and put it in file 13 because today. Sir, this will not help housing in this land.

So if he feels that he can clap his chest and he feels that in his opening innings that he has scored a century, I am saying to you, Mr. Speaker the century is there but the one is not there. Sir.

This is not a programme.

Asides.

Mr. D. St. E. KELLMAN: That is true. These long hops got logic. So I am saying, Mr. Speaker, that anyone is prepared to use logic and understanding in this debate, one will understand what I speak of.

Already, I recognised that there is somebody at my side and on the front bench that understands what I speak of. But I know. Sir, that there are many but many will not be called into this debate.

So I say Sir, that we have a situation in this country. Sir, where the Minister admitted that he is prepared to have a twenty-four hour service to listen to complaints. Listen, from eight to twenty-four hours. So even in his own admission he is admitting that what he is doing is wrong, liven in his own admission using statistics alone. Sir, he is admitting that the complaints at the NHC will increase three times from eiuht to twenty-four hours.

So, it tells me. Sir, that he is so caring that he is not prepared. Sir, to standby and allow the ones who wrote the brief for him to put that foolishness and not recognise that the complaints will increase and I must admit. Sir. I give him credit for spotting that this particular Bill Sir. will have problems for the people at the lower end and all those who want to say that they do not agree with what I am saying that is their fault.

I am yet to hear how much more money will be put in the Mortgage Finance Company and until I am told I will make the assumption that the same amount of money it got previously it will continue to get. You will now have to provide the statistics to prove to me that you will be increasing it and I am saying, Sir. as I said before. Sir. when you increase an amount that one can get and you do not increase the total pot. it means that the numbers will decrease. It does not take a genius to know that and I am surprised to know that the Members on the Other Side do not understand that.

I am really surprised, Mr. Speaker. I know you understand. Sir, and I will count you in as one of those who understand.

So I am saying, Sir, that we have a situation. Sir. where we need to look at the legal cost as I said before. Sir. for those poor people who applied to the Mortgage Finance. 1 have already made a suggestion. Sir. when 1 was at NHC. 1 have asked the Board at NHC why they employ someone in a legal position and why that person could not work for the company and for the client.

They gave me some foolish excuse which 1 will never buy. I w ill never buy it for the simple reason 1 feel that the NHC has a right to reduce the cost of its services to its clients and it is not their role to provide work for anybody else.

That they are in the business of looking after the interest of poor people and if legal cost happens to be one of those expenses and we need to reduce it that they should offer their services at a minimum eost if they want to or for tree.

I do not believe that because a man is poor that he cannot be afforded the services of the legal counsel at NHC. Something is wrong and we must recognise that if we are in here to help poor people that we must provide those sen ices that will reduce the eost to the poor man.

It is all right to talk about lower interest rates and all of that but \ on have to understand that the interest rate is not

the only factor involved in housing. There are many other costs that are involved that we need to look at. 12.25 p.m.

We also have a situation, Sir, where the Minister said that the Central Bank of Barbados will be relocating the people at Church Village.

Aside.

Mr. D. St. E. KELLMAN: The Honourable Member for St. George North said that they had discussions with the Central Bank to relocate the people at Church Village over to Lower Burneys. As you would know, Mr. Speaker, I am not part of the Government so somebody had to say it in order for me to know it. I want to remind the Honourable Minister that the land at Church Village in the City is very expensive land and that the land at Lower Burneys is not as expensive, so to come in here and to give the impression that all the Central Bank will have to do is to relocate the people from Church Village to Lower Burneys and that is all, I cannot buy it, Sir, because it is like asking a man to give up a valuable piece of land and to go and accept one of a lower cost.

I want to hear about the compensation package that will be provided to the people who own land at Church Village and what they will get in return. So do not come in here and play you are making pretty speeches and saying things without recognising that you are impacting on people's lives and are actually lowering their living standards by giving them the impression that you are just removing them and it is just an exchange. It is not just a simple exchange. In one hand those people have an asset that is valuable.

Let me remind you of something, Sir. A piece of land is an asset to the people in Church Village, but it might not be one for those at NHC, and I want to let the Minister understand that. The land the people have at Church Village is an asset, and a valuable one, and you just cannot come along and give them a piece of land somewhere else and tell them to be happy because you would not have done it if you were negotiating with people down on the West Coast. You cannot come in here and make a suggestion like that just because you feel that the people living in Church Village have no value and they would just be prepared to accept a piece of land in exchange and that is the final thing.

I want to say to you, Sir, that I am in here and I will defend their rights. I want you to go back to the Central Bank and tell the Directors in the Central Bank that it is not a simple exchange. They have to come up with something that at the end of the day for the people at Church Village to be better off. As I said before, Sir, when they are negotiating

with people on the West Coast they understand those points and they put them up front but they come in here and make a simple...

Aside.

Mr. D. St. E. KELLMAN: Whether they own the land or not, they have a right. Whether they own the land or not is not important. The point is they are living on valuable land and the land that they have must be treated that way. If that is how you think about them, Sir, that is your right.

I am also saying, Sir, that I want to congratulate the Minister of Finance in bringing this amendment so early. I want to congratulate him because he understands the value of land sales in this country. On one hand he understands how it helps his revenue and on the other hand he realises that the private sector is more foreign exchange led and it brings in a lot of foreign exchange.

I am not surprised, Sir, that the first item that we are dealing with today, Sir, is about land sales in this country because the Minister of Finance understands that his foreign reserves and his revenue will be helped because of a Bill like this, so we are not in here just dealing with a simple matter. This has far-reaching considerations. Whereas the private sector will sell off the gold and it brings in foreign exchange, the NHC on the other hand sells off the land and it brings in revenue so this is more a financial matter for the Government than anything else, so all this talk about 2 000 lots is not really 2 000 houses, Sir.

What the people in this country want right now, Sir, are houses. What interest Government now, is the 2 000 lots and for this programme with the private sector to develop land and to sell it and let us recognise what is going on.

Whenever the land is developed by the private sector, the land is bought by foreign interests which means that foreign exchange comes into the country and it makes the foreign reserves look good. I am saying, Sir, I have no problem with the foreign reserves looking good but what I have a problem with, Sir, is if we are only going to build our foreign reserves off the houses that people are building and the land sales, I am saying that we are committing a big error.

What we need to do, Sir, is to make sure that agriculture is doing well, manufacturing, the tourism industry and those industries that we normally could rely on and which are important to develop this country, but when I am asked to come to Parliament and to discuss an issue like this, clouded under housing when I understand it differently, that is a different matter. On another occasion I would have

said that we are misleading you, Sir, but I will not say that today. I will say that we need to see these amendments and we need to look at them from a logical point of view.

I am saying that the Honourable Member for St. George North might be the Minister of Housing. He might be given a wicket to bat on, but I hope he understands what he is batting on because what he came in here today with is not about housing poor people in this country. It is about building Government revenues and building the foreign reserves of this country and we need to say that up front. I challenge any one of them to deny that at the end of the day that will not happen.

We talk a lot, Sir, in this Parliament and throughout Barbados about how the foreign reserves are well but I have not seen from any economist, none of them, saying to this country and to the people of this country how those foreign reserves have been built up by land sales and allowing people to come in here and build large mansions.

I am not saying that is a crime. I am saying that we need to understand how our foreign reserves are being built because if we do not understand how our foreign reserves are being built, we are going to continue to fool ourselves and when we expect to have foreign reserves flowing the way they are supposed to be flowing, we are going to one day find that they are not there. You will understand well that the problems in a country can change that and we need to get back to basics where we look at those industries that have allowed us to build up our foreign reserves as we previously did.

I am saying, Sir, that if the foreign reserves of this country were at \$600 million and they were built from the normal industries, I would have no problem but when they are allowed to be built the way they are being built now, one has to worry because one would understand that one is fooling oneself and the day of reckoning will come.

I congratulate the Honourable Member for St. George North for attempting to put a programme in place that he thought was well tailored to suit him but it is a little above his head, Sir. I will say it is better for him to try to deal with the 4 388 roofs in Barbados that had asbestos on them, as he said previously that 1 097 had been removed, and I think his job, Sir, should be sticking to removing the 3 291 roofs that poor people still have to be sheltered under and not to get involved in situations where he tries to announce a housing project that is more grounded on foreign exchange and revenue for the Government instead of looking after the interest of those poor people in this country. 12.35p.m.

Sir, I thought that the Honourable Member would have laid the Physical Development Plan for the country the same time he was presenting an argument like the one he did. We cannot come in here and talk about building 2 000 houses per year and that by the year 2000 this must be done and we expect this to be done without understanding that we need to map the country. We need to tell the public out there where we will be building these houses and whether we will be interfering with agricultural land or land that we have for manufacturing or for tourism purposes. We cannot come in here all the time and present plans based on piecemeal realisation as the Honourable Member did today, Sir. This is exactly what he has done, Sir. He came in here and talked about 2 000 houses without providing the necessary statistics to prove that it will not interfere with the agricultural industry, the tourism industry or the manufacturing industry.

What is interesting, Sir. I saw an article by a person who is supposed to sit somewhere else stating that king sugar...

Asides.

Mr. D. St. E. KELLMAN: He was not an economist. He stated that king sugar is on its way out. I am hoping, Sir, that the Honourable Member for St. George North is not saying that king sugar is on its way out and housing is on its way in and that he is laying a foundation for the land sharks to take over king sugar. That by the end of his plans we will still have land for agriculture.

Let me say this, I am not saying that we must stick with king sugar. What I am saying is that we need to have an agricultural policy which will be in the interest of Barbados because one has to recognise that agriculture in a country like Barbados is important. It is very important. We must not have a conflict between housing and agriculture. We must make sure that there must be some relationship between housing and agriculture. As I speak today, I am not sure if when I come to do the Estimates how many chicken processors we will still have in this country.

Asides.

Mr. D. St. E. KELLMAN: This is a serious point. Neither do I know, Sir, if we will have a situation in this country where land that was used to produce things to feed us, will not be sold to people who have interest in selling land to foreigners.

I want you to understand, Mr. Speaker, that when you take vital agricultural projects out of production what you are actually doing is putting people on the breadline, to get them jobs for three or six months. You are depriving those people of jobs sometimes that they had for ten years and sometimes that they will continue to have for another ten to fifteen

years. That is why I am saying, Sir, that when we are dealing with housing, we just cannot come in here and deal with housing as if housing is in isolation and it affects nothing else. We must come with a plan. I am calling on this Government to present the Physical Development Plan in order for us to discuss matters like these. They are far-reaching and it is regrettable that we have to come to a Parliament and discuss these matters as if they are just minor things. No, it is more serious than that, Mr. Speaker. I am calling on you, Sir, to make sure that those necessary things are done.

We are going into the 21st century, Sir, and if we are going to be going into the 21st century, we must go into that century right because the errors we make today, we cannot correct tomorrow. I want you to understand that when one single piece of agricultural land is taken out to do other things, you cannot then recall it and say that we want it for agricultural purposes anymore. That is a very serious point, Sir. This piecemeal realisation that we are doing in here today must stop.

I must admit that the Honourable Member tried to do his best but he must understand that he must tell the experts that work with him that whenever they give him something to bring to this Parliament, it must be something that can stand up and it must be in the interest of the people in this country. When I speak of the interest of the people in this country, I speak of those people who have the genuine interest of Barbados at heart. It is true that some Members will not agree with that. To come in here and talk about people getting \$5 000 here and \$5 000 there, we are passed that. We have got to be at a stage where we can tell our people that they should be in a position to build their own houses and we provide the necessary resources to make sure they can do that.

I understand why some people like to develop the dependency syndrome. This Parliament, going into the 21st century cannot continue that syndrome because if we do, Sir, Barbados will not be better off. We will be left behind. Going into the 21st century, we must be prepared to make sure that resources are used to their maximum. That is why I am calling on this Parliament to look at this Amendment in the true sense that it should be looked at and not to allow a piecemeal realisation to be allowed to pass through Parliament as if it is something major when, if it is not looked at right, Sir, would have serious effects on this country.

I am saying that I also need to find out from the Minister of Housing in his plan, how many acres of agricultural land would be used? When the agricultural land is used and how many areas of grass land will remain

untouched? Why is it that the grass land cannot be touched? I need to find out all these things from the Minister.

Last, but not least, Sir. I want the Honourable Member for St. George North to understand that in his policy on housing, I would like it to be a policy that you will not deprive the poor to give to the poor. I have been saying this in here for four and a half years and I want the Honourable Member to understand that you cannot talk about uplifting people by taking things from the poor to give to the poor. That cannot be upliftment.

I thank you very much, Sir.

Mr. D. T. GILL: Mr. Speaker, I rise to make my contribution to this Bill which seeks to amend the Mortgage Insurance Act, 1962. Sir, before I do so, I would like to take issue with the Honourable Member for St. Lucy who has just taken his seat. He obviously, Sir, did not listen to the rather cogent and succinct way in which the Honourable Member for St. George North presented his case.

Sir, the Honourable Minister was at pains and he was quite clear as he went along to give a comparison between the person who benefits from the General Workers Fund and the one who will benefit from this new set of measures - he was quite clear. 12.45 p.m.

Sir, I see 100% as a transition point and it is at that same transition point, Sir, that there is yet another benefit as outlined in the regulations coming down from a 9% to a 6%.

Sir, I think the Honourable Member for St. Lucy, I know he is clever, I am of the opinion, Sir, that he knows quite well what this piece of Legislation sets out to see and at the same time he is not making it clear that he does understand it.

Mr. Speaker, Sir, if he had read and studied the Amendments he would see that the old Act spoke specifically to the House where this new piece of Legislation takes into account the land and the house. So the figure of \$100 000 is not really an untenable figure. The other thing is, he may have trapped himself in thinking that the house to be built is just one storey. I have seen in older housing areas where people are now building two stories. It is not uncommon to have a basement. It is not uncommon to acquire the plot next door. All of these things are forward thinking and it shows the forthrightness and the progressive way of thinking of this administration.

Sir, the other area where he went off target, he said in one breath that we are long passed the days of giving \$5 000 here and \$5 000 there and we should really be concentrating

on giving a man funds to properly build his house. This is exactly what this Legislation speaks to today. Enough of that, Sir

Mr. Speaker, I speak against the backdrop of a Government which is seeking relentlessly to house its people as outlined in the Manifesto pledge where it says that,

"We do keep our Manifesto as a social contract."

where it says, Sir, that,

"It pledges to provide access to affordable good quality housing to every Barbadian family."

And, matched against that, Sir, is the incessant pleading and searching by the citizens of Barbados, the middle class and the lower income to be housed. So we have a very vicious circle there, one the Government is hot about its intention to house its people and the people as hot as the Government to be properly housed. And as the Minister so clearly stated, the demand will always be great so long as the people are employed. So one supports the other. You are working. You set out to be properly housed.

Sir, as the representative for a constituency which does not have any real vacant lots or vast expanse of vacant lots the people are really interested in moving onto those areas, the same Lower Burneys area which was mentioned and the Groves and the Cottages, they are not only intent upon building where they are, they have come to the realisation that they have to move on. But at the same time, Sir, there are those persons who are on tenantry land and I make specific reference to those at Valerie and those at the Halls Road Tenantry. Both, Sir, are tenantry lands. One, however, has the Government as its landlord and the other has a private body as its landlord. But one thing is common to both sets of tenants and that is the urge and the desire to own a piece of land and at sometime build a house on that land.

Sir, we have people there whose ancestors go back, accumulative tenancy of over 100 years and nothing would be more satisfying than for them at some point and time to be able to own the land on which they live and their ancestors have lived and to be able to build.

This issue of land is a very hot topic. You only have to listen to the call-in programmes and my learned friend from St. Lucy is only too knowledgeable about these programmes; you only have to listen to see the kind of ferment that these programmes attract. You only have to say today we are talking about land and, Sir, Barbadians stand tall among their neighbours whether it is in the Americas or the Caribbean or even outside of this land area, when it comes to the working and middle class owning their own houses.

Sir, if we look back at the point of emancipation, we were not that fortunate as some of the others in the Caribbean, to have benefited from the cutting up of the crown lands at emancipation time and we must be commended for the strides which we have made and the strides which we are about to make. You know very well, Sir, that Barbadians like to be able to use their land papers and their property papers and they use that as a springboard to go from investment to investment. And therefore this piece of Legislation should not be seen as a one-shot piece of Legislation as people will use it to further improve themselves and to achieve investment after investment.

But, Sir, if we look at it quantitatively, you will see that the old Act provided 90% whereas this now provides a full 100%. You would see, Sir, that you have moved from \$175 000 to \$250 000, almost 45%. You would also see that the 100% goes up to the 250. So not only are the percentages up but the real amounts are up which makes the potential borrower way better off than his brother or friend who would have accessed a similar loan at an earlier date. Not only that, Sir, but you must also take into consideration that 6% down from 9%, a savings of 3%. So it is as if you were to broaden the base and increase the level, therefore overall giving you a much better total.

Sir, you know full well that after one commits oneself to a mortgage, he or she has no real residual funds or access to further funding. 12.55p.m.

Hence the upper limit, the upper limit, Sir, is in itself, if you want to put it, a bargain or a real, positive sign.

Sir, it is the administration's principle to leave no one behind and whether, Sir, you are looking at the five thousand dollar tranche which the fellow at one end of the spectrum or the ten thousand dollar which he or she is a beneficiary to or whether, Sir, you look at those who will be beneficiaries by way of loans from the Urban Development Commission. You must see the whole thing in one context where the bottom line is better housing and greater access to housing.

Sir, I am really pleased today to be able to be associated with this piece of legislation. At this time Sir, where I have made the shift, the lateral shift from that side of the wall to this side, Sir, and this piece of legislation, Sir, is living testimony of a government's commitment to house its people the best way possible as we turn the century.

Sir, I would like nonetheless to remind the Honourable Minister of Housing and Lands of a visit which we made last year to the Hall's Road Tenantry and I am going to ask him,

I am going to urge him, I am going to implore him to make sure that the appropriate work is done in his Ministry to hasten, I know the social survey have been done but the actual land surveying has not been done and I am asking him to impress upon his staff the matter of urgency to have the land survey done at that tenantry.

Sir, this Bill as I said earlier on is about commitment. Sir, it is a Bill which will enhance the self-esteem of the potential purchasers. Sir, it is a social contract as I have said binding government to people. It is about empowering people, Sir, from the lower income workers as well as the middle income workers.

Sir, it has to do with security of land tenure. Sir, in sum it is a Bill which will ensure the sustainable development for our people into the year 2000 and beyond.

Mr. Speaker, Sir, I am grateful for your indulgence. I thank you.

SUSPENSION OF SITTING

Hon. D. A. C. SIMMONS: Mr. Speaker, I beg to move that this sitting be suspended until 2.00 o'clock.

Hon. G. W. PAYNE: I beg to second that.

The question that the sitting be suspended until 2.00 o'clock in the afternoon was put and resolved in the affirmative without division and Mr. SPEAKER suspended the sitting accordingly. 1.00p.m.

RESUMPTION Mr.

SPEAKER: This Sitting is resumed.

Hon. D. A. C. SIMMONS: Mr. Speaker, I beg to move that this Bill be read a second time.

Hon. G. A. CLARKE: I beg to second that.

The question was put and resolved in the affirmative without division.

On the motion of Hon. G. A. CLARKE, seconded by Hon. G. W. PAYNE the House resolved itself into Committee, Mr. D. CARTER in the Chair.

COMMITTEE

Mr. CHAIRMAN: This Honourable House is now in Committee.

Clauses 1-4 inclusive were called and passed.

On the motion of the Hon. G. A. CLARKE, seconded by Hon. D. A. C. SIMMONS, Mr. CHAIRMAN reported to His Honour, the SPEAKER, the passing of one Bill in Committee and Mr. SPEAKER resumed the Chair and reported accordingly.

On the separate motions of Hon. G. A. CLARKE, seconded by Hon. D. A. C. SIMMONS, the Bill was read a third time, passed and cited as the Mortgage Insurance (Amendment) Act, 1999.

ORDER NO. 1 - THE CRIMINAL RECORDS (REHABILITATION OF OFFENDERS) (AMENDMENT) BILL, 1999

Hon. D. A. C. SIMMONS: Mr. Speaker, this is a Bill of short amendment. The Criminal Records (Rehabilitation of Offenders) Act was passed in 1997 and a Board headed by Mr. Justice Carlisle Payne was set up to administer the Bill.

The Board has made recommendations for the amendments proposed to this as a result of the experiences where persons have had recorded against them more than two convictions on the same day but the existing legislation is limited to two convictions.

We want to remove that restriction and create greater liberality and to that extent clause 2 makes provision for remedying the mischief that has been drawn to our attention, Sir.

We are also providing for expungement where there have been more than two non-custodial offences.

With those remarks, Sir, and with reference to the occasion, I beg to move that this Bill be read a second time.

The question was put and resolved in the affirmative without division.

On the motion of Hon. D.A.C. SIMMONS seconded by Hon. G. W. PAYNE, the House resolved itself into Committee, Mr. D. CARTER in the Chair. 2.05 p.m.

COMMITTEE

Mr. CHAIRMAN: This Honourable House is now in Committee.

Clauses 1-3 inclusive were called and passed.

On the motion of Hon. D. A. C. SIMMONS, seconded by Hon. R. C. EASTMOND. Mr. CHAIRMAN reported to His Honour, the SPEAKER, the passing of one Bill in Committee and Mr. SPEAKER resumed the Chair and reported accordingly.

On the separate motions of Hon. D. A. C. SIMMONS, seconded by Hon. R. C. EASTMOND, the Bill was read a third time and passed and cited as the Criminal Records /Rehabilitation of Offenders; (Amendment) Act, 1999.

ADJOURNMENT

Hon. D. A. C. SIMMONS: Mr. Speaker, that concludes Government Business for the day. I am grateful to Honourable Members for assisting in the expedition of the

business. As you know, Sir, at this time there is a funeral service for one of our former colleagues and a former Member of Parliament. We would not have wished, in the circumstances, to prolong the business of Parliament any longer than was absolutely necessary.

I therefore beg to move that this House do now adjourn until Tuesday, March 9, 1999 at 11.00 a.m. on which date the Estimates will be laid.

Hon. R. C. EASTMOND: I beg to second that, Sir.

The question that the House do now adjourn until Tuesday, March 9, 1999 at 11.00 a.m. was put and resolved in the affirmative without division and Mr. SPEAKER adjourned the House accordingly. 2.10 p.m.

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Adoption of Standing Orders for the Session.

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Hon. D. A. C. SIMMONS 1

Confirmation of Minutes of the Meeting of
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ANNOUNCEMENTS BY HIS
HONOUR THE SPEAKER**Mr. SPEAKER 2**

Mr. Speaker announced that he had received
the Auditor General's Report.

PAPERS

Rt. Hon. O. S. ARTHUR 2

1. National Insurance and Social Security
(Benefit) (Amendment) Regulations, 1998.
2. The Duties, Taxes and Other Payments
(Exemption) (Barbados Cricket Association)
Order, 1999.
3. Value Added Tax (Refund) Order, 1999.
4. The Road Traffic (Certificate of Weight
Unladen of Vehicles) (Fees) Order, 1998.

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1. Annual Report of the Chief Medical Officer
for the Years 1994 to 1996.
2. Report of the Advisory Commission of
Inquiry into the Queen Elizabeth Hospital.
3. Annual Report of the Barbados Tourism
Authority for the Year 1996-1997.

GOVERNMENT NOTICES

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1. The International Development Association
(Membership of Barbados) Bill, 1999.
2. The Cemeteries Bill, 1999.

3. The Cremation Bill, 1999.

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Hon. D. A. C. SIMMONS 2

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Offenders) (Amendment) Bill, 1999.
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5. The Cemeteries Bill, 1999.
6. The Cremation Bill, 1999.

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Hon. D. A. C. SIMMONS 2

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SPEAKERS IN THIS ISSUE

CLARKE, Hon. G. A. (St. George North)
GILL, Mr. D. T. (St. Michael South Central)
KELLMAN, Mr. D. St. E. (St. Lucy)
SIMMONS, Hon. D. A. C. (St. Thomas)